

## 1   **Chapter 14**

### 2   **Grade Nine – Elective Courses in History–Social Science**

3         During the ninth grade, students take elective courses in history–social  
4         science. These elective courses, taken over two semesters, could consist of a  
5         two-semester sequence focused on a single topic or could be two separate  
6         courses on two different subjects. Ideally, these courses will build on the  
7         knowledge and experiences students have gained during their previous nine  
8         years of school. These courses prepare students for the remaining years of  
9         history–social science education mandated in *Education Code Section 51225.3*  
10        and the standards that will be covered in each of these grades. Districts and  
11        individual schools are responsible for planning and overseeing courses that meet  
12        these requirements.

13        All history–social science elective courses should be consistent with the  
14        curricular goals provided by this framework. Counselors at the school level  
15        should assist in the placement of students in elective courses by determining  
16        their interests, needs, and abilities. Students should not be placed in other  
17        elective courses such as driver training, computer literacy, or freshman literacy in  
18        place of history–social science courses. Electives provide an excellent  
19        opportunity for teachers to prepare students for advanced course work and to  
20        integrate research-based practices in civic education, including simulations of the

21 democratic process, service-learning, and current events. A description of  
22 courses that correspond to the aims and ideas within this framework follows.

23

24 **World and Regional Geography**

25 • How does a society's geographic location and environment shape work  
26 and living opportunities as well as relationships with people outside of that  
27 society?

28 This course provides an overview of the various regions in the world and  
29 examines their specific geographic features before turning to a thematic  
30 approach covering those issues of most significance from a global perspective.  
31 Important regions include North America, Middle and South America, Europe,  
32 Russia and Central Asia, East Asia, South and Southeast Asia, North Africa, sub-  
33 Saharan Africa, and Oceania. Students learn to read maps, indicate the  
34 distribution of the earth's population, and trace the diffusion of people and  
35 cultural influences at regional and global levels. As the National Council for the  
36 Social Studies explains in the C3 Framework: "Geographic inquiry helps people  
37 understand and appreciate their own place in the world, and fosters curiosity  
38 about Earth's wide diversity of environments and cultures."<sup>1</sup> Such a course is  
39 very broad in scope, and encourages students to think on both a macro level  
40 about the geo-politics of today, as well as on the local level about how and why  
41 their community looks and operates as it does. A general guiding question for the  
42 course is: "How does a society's geographic location and environment shape

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<sup>1</sup> C3 Framework, 40.

43 work and living opportunities as well as relationships with people outside of that  
44 society?” Answering this question requires an investigation of earth’s physical  
45 and human features, and how people and the earth’s natural systems  
46 continuously influence one another and the possibilities available to each.

47 In addition to understanding how access or a lack of access to resources –  
48 fresh or ocean water, fertile soil, flora and fauna, minerals and oil, trees and other  
49 building materials – shapes the operations of a particular society, this course also  
50 looks at how these factors impact geo-politics. This includes the organization of  
51 the world economy, such as foreign trade and global investment, regional  
52 inequality, crises in developing nations, industrial restructuring, technological  
53 innovation, and regional and global development. Oil is a key driver in geopolitics  
54 due to the fact that not all countries have a national supply of oil, and yet all rely  
55 on it for fuel to some extent. Students can examine how oil has shaped  
56 production and trade alliances, foreign diplomacy, as well as armed conflicts.

57 While oil is a particularly vivid example of the impact of a natural resource on  
58 human affairs, students can explore how food or infrastructure needs (i.e., steel,  
59 timber) encourages regional trade and interdependence.

60 Other geographic issues include the current major political, economic, and  
61 environmental crises occurring on a regional or global level. Students can use  
62 the lens of geography to investigate a current war, asking which groups are in  
63 conflict, and over what resources or territory? What resources are available to  
64 each in order to fuel the armed conflict? What alliances, if any, have formed, and  
65 what geographic advantages do those alliances offer? What are the

66 environmental impacts of the war? Are residents displaced, and if so, where do  
67 they go and what resources are available to them? There are instances in which  
68 environmental crises can precipitate war due to a scarcity or perceived future  
69 scarcity of natural resources such as fresh water or fuel. Looking at current  
70 environmental challenges provides students with greater geographic  
71 understanding, as well as insight into potential human conflicts. These include air  
72 and water pollution, invasions of non-native species or the spread of disease,  
73 climate change, deforestation, soil degradation, and dwindling natural resources.  
74 How societies adapt and innovate in the face of such challenges, as well as how  
75 environments change over time in response to these adaptations, are critical  
76 geographic considerations.

77 An investigative activity includes the examination of two countries on different  
78 continents and in different climatic zones that takes into consideration the impact  
79 of geographic factors such as population, climate, natural resources, and  
80 technological and other innovations integral to development. How do these  
81 geographic realities influence each nation's defense and security, trade, and  
82 diplomacy? A final piece to the activity is the comparison of these two regions.  
83 How would economic opportunities differ in these two regions? How would daily  
84 life – from the type of dwelling, to the modes of transportation and terrain, to diet,  
85 to weather – look in these two locations? What national concerns occupy each  
86 country, and how does this affect their global position? This investigation  
87 encourages students to consider the diversity of human experiences embedded  
88 within earth's varied regions.

89        Helpful data for this investigation can come from online sites such as NASA's  
90        Socioeconomic Data and Applications Center, Natural Earth, and the CIA's World  
91        Factbook, all of which provide global data. The U.S. Census Bureau provides  
92        domestic geographic information. California's Education and Environment  
93        Initiative website hosts a number of curriculum units that cover geographic and  
94        natural resource material.

95

### 96        **Modern California (Twentieth and Twenty-First Centuries)**

97            • What enabled California's rapid growth?

98        California has long been a place of extraordinary growth and innovation.

99        Students will recall the tremendous events of the nineteenth century – the arrival  
100      of people from around the world during the gold rush; the transcontinental  
101      railroad that connected California to the rest of the country; and the  
102      establishment of large-scale ranches and farms that undergirded the economy.

103      These events and processes set the stage for California's development in the  
104      twentieth century into the nation's most populous, diverse, and economically  
105      robust state. This course examines the human and environmental factors integral  
106      to achieving this growth. It can be taught in one or two semesters, depending on  
107      the breadth and depth of coverage. The outline below follows a chronological  
108      history of California, with a focus on the three strands integral to development:  
109      the people, the natural resources, and the government's investment in growth.

110      *Turn-of-the-century California*

111        This course begins in the early twentieth century, with a unit framed by the  
112   question: **What challenges and opportunities did Californians face at the**  
113   **start of the twentieth century?** California, especially the southern portion of the  
114   state, grew rapidly in this era. Large numbers of Mexican immigrants began to  
115   arrive after the Mexican Revolution began in 1910. California continued to attract  
116   European immigrants as well as Americans from the East and Midwest who were  
117   drawn by the mild climate and the fertile soil. Promotional boosters used  
118   magazines and newspapers to promote California to the rest of the country. The  
119   railroads provided low fares to encourage tourism and, ideally, relocation to the  
120   Golden State. The Southern Pacific Railroad in particular owned 11% of the  
121   state's land and had much to gain from creating demand for residential plots and  
122   farmland.

123        The growing population spread out and transformed landscapes into  
124   orchards, vineyards, farms, and ranches; drilled for oil; turned trees in the central  
125   and northern coast and Sierra Nevada Mountains into lumber; and created  
126   shipping ports and manufacturing centers. The one main obstacle to growth,  
127   however, was the lack of water in this arid state. The two largest urban areas –  
128   Los Angeles and San Francisco – looked beyond their borders for a reliable and  
129   plentiful water supply. In securing such a supply, they stripped water from its  
130   original source, causing a farming community in the Owens Valley to falter, and  
131   flooding the Hetch-Hetchy Valley in Yosemite to create a reservoir to supply San  
132   Francisco. Conflict over who had the highest claim to natural resources was an

133 ongoing battle in the state, stretching back to the impact of hydraulic mining on  
134 downstream farms and businesses.  
135 To some extent, this concern over a lack of resources and development  
136 opportunities led to immigration and land-owning restrictions for non-whites.  
137 Laborers concerned over adequate jobs helped secure the Chinese Exclusion  
138 Act of 1882, while the success of Japanese farmers led to the Alien Land Law of  
139 1913 to prohibit the owning or leasing of land by non-citizens.  
140 Resource management, and a desire to integrate immigrants, composed two  
141 goals of the nation's early twentieth-century Progressive Era. In California, the  
142 Progressive impulse helped secure the conveyance of water from Hetch-Hetchy  
143 to San Francisco, as well as new regulatory measures for the railroad. Corruption  
144 was rife throughout the state, where the Southern Pacific Railroad owned so  
145 much land and controlled the transportation infrastructure. Countless politicians  
146 accepted pay-offs in return for creating railroad-friendly policies. Students can  
147 read selections from Frank Norris' novel *The Octopus*, about the negative impact  
148 of the railroad on the small farmer and business person. During the first two  
149 decades of the twentieth century, California, like the nation as a whole, sought to  
150 impose order on rapid industrialization and population expansion.

**Grad Nine Classroom Example: California History – Hetch Hetchy**

Students in Ms. Hernandez's class are investigating the 1908-1913 battle over Hetch Hetchy in order to understand what challenges and opportunities existed in this era, as well as develop different perspectives on growth. Using a

variety of primary sources, such as digitized documents from The National Archives that expressed both support and opposition for the Raker Bill to dam the Tuolumne River in Yosemite National Park, Ms. Hernandez's students take on the personas of California citizens and members of Congress to hold a congressional hearing on the creation of the dam. Some students use excerpts from John Muir's writings on the issue, which provide an impassioned plea for valuing nature's integrity over growth and development. Others quote from San Francisco city leaders who argued in favor of the dam and considered the harnessing of the river a reasonable use of resources to support a growing population. To prepare for their presentations, all students review all of the sources Ms. Hernandez has curated for the class, in order to both present their case persuasively and respond to pointed questions by other members of the class. Students must be prepared to provide evidence for their perspective, integrate multiple sources of information in their presentations, and evaluate the credibility of other speakers' use of evidence and overall persuasiveness.

English learners in Ms. Hernandez' class are provided additional support, as necessary, including strategies to first comprehend and then analyze sources, including vocabulary support and text deconstruction. As they prepare for the hearing, English learners are also provided with sentence starters and ample practice sessions where Ms. Hernandez, her school's ELD specialist, and individual students partner with their EL classmates to both prepare their formal presentation and respond to anticipated questions.

Ms. Hernandez assesses her students' learning using a rubric that details minimum expectations with regards to her students' understanding of the issues, ability to marshal evidence in support of their argument, and capacity to both listen and respond appropriately to their classmates' presentations.

**CA HSS Analysis Skills (9–12):** Historical Research, Evidence, and Point of

View 1; Historical Interpretation 3, 4, 5

**CA CCSS for ELA/Literacy:** RH.9–10.6, 9, WHST.9–10.9, SL.9–10.1c, 2, 3, 4b

**CA ELD Standards:** ELD.PI.9–10.3, 5, 9, 11a; ELD.PII.9–10.1

151

152     *A boom and bust in California's Inter-war Period*

153         The Progressive Era faded with the end of World War I, and after a small  
154         recession the nation entered into an economically vibrant period during the  
155         1920s. California flourished in this decade, with the oil industry going strong, an  
156         emerging automobile culture, Hollywood, and the continued strength of tourism  
157         and agriculture. California was moving away from the industrial sector several  
158         decades before the rest of the country. By the 1920s, over half of all California  
159         workers were employed in the service sector, in jobs with the government, health  
160         care, insurance, finance, and other such endeavors. Hollywood boosted  
161         California's cultural prominence and helped attract ever more people to the state.

162         But only a decade later the state put signs at the border telling migrants to  
163         stay out, that California could not employ and feed its own during the Great  
164         Depression. Nevertheless, California attracted a large share of the dust bowl  
165         migrants, the "Okies," who often came to join family members and neighbors who

166 had moved to the state in better times, and who now looked for work in the  
167 agricultural sector. To support the state's agriculture and growing population  
168 during the 1930s, the state and federal government invested in the Central Valley  
169 Project to provide a reliable drinking and irrigation water supply throughout the  
170 state. Poor working and living conditions abounded in California's agricultural  
171 valleys, but those who felt this most acutely were the Mexicans, Mexican-  
172 Americans and Filipinos who were made unwelcome in California during the  
173 Depression, either through forced or encouraged repatriation schemes.

174 The 1920s and 1930s provide clear contrasts to one another, but students  
175 should see that the increasingly diversified economy in California enabled it to  
176 emerge from the Great Depression with great promise for future growth. The  
177 guiding question for this unit is: **What highs and lows defined the 1920s and**  
178 **1930s in California?** In addition to more traditional primary sources used to  
179 teach these decades, teachers may want to use excerpts from one or more  
180 novels or journalistic accounts. For example, Upton Sinclair's *Oil!* describes the  
181 power of the oil industry in California, the rise of the car culture, and the cultural  
182 and environmental influence of the private automobile on Los Angeles. John  
183 Steinbeck's *Harvest Gypsies* (a non-fiction account that helped inform his later  
184 writing of *Grapes of Wrath*) provides students with insight into the experience of  
185 California's migrant farm workers during the Great Depression.

186 *World War II and the early post-war era in California*

187 The next unit asks simply: **How did World War II impact California?** The  
188 war drove the state's economy and reshaped California's demographics and

189 environment. The federal government poured billions of defense dollars into  
190 California during World War II, pulling the state out of economic depression and  
191 drawing a tremendous number of new residents in search of work. Women and  
192 African-Americans found well-paid work building ships and airplanes. So many  
193 employees flocked to the Los Angeles and Bay Area defense hubs that housing  
194 was in desperately low supply. Suburbs began to mushroom out of these two  
195 metropolitan areas, transforming the countryside. One-time farms, orchards, and  
196 ranches were paved over in the housing boom, and thousands of miles of new  
197 highways snaked through the state in the decades after the war. Heavy industry  
198 and numerous passenger cars meant that air pollution choked Los Angeles  
199 residents as early as the 1940s.

200 In 1962 California surpassed New York as the most populous state. Such  
201 growth meant a new investment in the state's infrastructure, including the  
202 California State Water Project to supply irrigation and drinking water. To educate  
203 the baby boomers growing up after the war, the state invested heavily in K–12  
204 schools and created the California Master Plan for Higher Education in 1960 to  
205 ensure a college or university education for all qualified students. California  
206 universities helped conduct the defense research that funded California's  
207 aeronautics industry during the Cold War.

208 A strong economy undergirded a growing middle class made up of people  
209 who enjoyed a suburban lifestyle in California, complete with family trips to the  
210 beach, numerous state and national parks, and Disneyland. Not everyone was  
211 welcome to participate in this good life, however. Starting back during the war,

212 California breached civil rights in supporting the internment of Japanese-  
213 Americans under executive order 9066, despite a lack of evidence that any of its  
214 residents had been disloyal. Hispanic youth in Los Angeles felt the sting of  
215 discrimination at the hands of American servicemen who prompted the Zoot Suit  
216 Riots in 1943. African-Americans may have found good jobs in the defense  
217 industry, but few neighborhoods were open to them as homeowners and banks  
218 found ways to deny entry for these non-whites. World War II made California,  
219 which was already a popular state, absolutely explode in growth. With this came  
220 certain growing pains that would be made more visible during the 1960s civil  
221 rights movement.

**Grade Nine Classroom Example: California's Growth**

Mr. Basara's students are studying the growth of California's population and economy after World War II, using the following chart:

	1930	1940	1950	1960
CA Population	5,677,251	6,907,387	10,586,223	15,717,204
Federal Defense Spending in CA	\$191 million (all federal \$ to CA)	Approx. \$6 billion (1941)	\$3,897,915	\$5,276,760
Gallons of Gas	1,139,736,244	(no data, war rationing)	2,878,300,000	5,372,800,000

Consumed in CA				
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Mr. Basara directs his students to first give their initial impressions of the data by asking them to discuss the following questions in pairs or groups of three:

- What strikes you? What, in particular, do you notice?
- What patterns or trends do you see?
- What surprises you or, what questions do you have about the data?

As his students discuss their answers to these questions, Mr. Basara circulates around the classroom to answer questions, clarify information, and make sure that all students are engaged in the analysis. After students have had enough time to have these initial conversations, Mr. Basara asks selected students to share their small group conversations to make sure everyone understands the basic content in the chart and has had an opportunity to begin to consider its implications.

Next, Mr. Basara asks his students to discuss a new set of questions, ones that require more analysis and critical thought:

- Broadly speaking, how would you describe what was happening in California from 1930-1960?
- Why did California attract new residents? What could it offer to them?
- What is significant about so much defense spending in the state?
- What do these numbers tell you about the impact on the environment?

Specifically, which resources were being used and/or stressed?

- What else do you want to know about the state during these decades?  
Consider looking at population growth by county to see which areas grew the fastest/most during this era, or what industries dominated in which parts of the state?

As with the previous set of questions, Mr. Basara circulates throughout the individual discussions, making sure each student has the opportunity to share their interpretations, and selectively calling on individual students to share the conversations with their partners.

As an extension, Mr. Basera asks his students to complete further research to compile county by county population numbers, compare growth in a variety of California-based industries and military expenditures in order to craft both a general answer and local examples in response to the question, “How and why did California grow between 1930 and 1960?” in a multi-media presentation for their classmates, other teachers, and community members at an annual open house event at their school.

**CA HSS Analysis Skills (9–12):** Chronological and Spatial Thinking 2, 3;

Historical Interpretation 1

**CA CCSS for ELA/Literacy:** RH.9–10.3, 7, WHST.9–10.6, 7, 9, SL.9–10.1

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223       Throughout this unit, students can consult a variety of works that treat the  
224       hardships faced by minorities in this era, including Chester Himes' *If He Hollers*  
225       *Let Him Go*, a fictional account of the trouble a black man faced working in the  
226       defense industry during the war. *Desert Exile* by Yoshiko Uchida is an

227 autobiographical account of a young woman and her family forced into Manzanar  
228 during the war. Meanwhile, Jade Snow Wong's autobiography *Fifth Chinese  
229 Daughter* chronicles her childhood in San Francisco's Chinatown and the  
230 promising work opportunities this young Chinese woman found during World War  
231 II. Any number of articles and magazines from the 1950s and 1960s (including  
232 *TIME*, *LIFE*, *LOOK*) featured the astounding growth and cultural developments  
233 taking place in California in the early post-war period.  
234 *Diversity and Limits – California in the late Cold War Era*

235 California had a tumultuous time in the latter part of the century. This unit's  
236 guiding question is: *What did protests and frustrations expressed by Californians  
237 in the late Cold War Era reveal about the state?* The Civil Rights movement of  
238 the 1960s brought attention to the discrimination faced by Hispanic farm workers,  
239 while Native Americans sought opportunities after generations of prejudice and  
240 blacks protested against the heavy hand of racism in housing, employment, and  
241 educational options. California's diversity only increased after President  
242 Johnson's immigration act of 1965, opening the door to increasingly large  
243 numbers of immigrants from Asia and Central America. In order to better  
244 understand the civil rights movement in California, students can investigate and  
245 prepare a short report on a civil rights activist. For example, students can  
246 research Cesar Chavez, or the Black Panther Party leaders Bobby Seale and  
247 Huey Newton, Free Speech Movement leader Mario Savio, and Alcatraz  
248 Occupation organizer Richard Oakes. There are countless others who could be  
249 studied. Students write a report that explains, a) what motivated this person to

250 become a civil rights activist, b) what goals he or she sought to achieve, and c)  
251 what challenges this person or movement faced.

252 The national conservative turn in the latter part of the century was reflected in  
253 California's anti-tax initiative. Rising property values led to rapidly rising property  
254 taxes, and in response a majority of voters across the state supported  
255 Proposition 13 in 1978. The anti-tax initiative reduced property taxes and thereby  
256 caused an immediate and long-lasting decrease in funding for schools,  
257 emergency services, parks, highways and much more. Students can learn more  
258 about this era through Proposition 13 campaign literature that reveals the  
259 frustration felt by many homeowners during the 1970s.

260 California students, now more ethnically diverse than they had been in  
261 generations, attended poorly funded schools. By 1986 California had more  
262 students per teacher than any other state.

263 As the Cold War drew to a close by 1990, the federal government cut back its  
264 funding to California's aeronautics industry and closed multiple military bases  
265 throughout the state. Teachers may want to use excerpts from Joan Didion's  
266 *Where I Was From* to help students understand the impact of the end of the Cold  
267 War in California. During this era, Californians expressed considerable  
268 pessimism about the current status of the state, and its future. Apathy set in, and  
269 a remarkably small number of voters appeared at the ballot box during these  
270 years.

271 *Global California*

272       The final unit asks: **In what directions is California growing in the twenty-**  
273       **first century?** In the latter part of the twentieth century California established  
274       itself as a leader in electronics, computers, aerospace, and bioengineering.  
275       These industries, which depend on the ingenuity of the state's diverse  
276       population, complement long-established industries such as agriculture, tourism,  
277       and entertainment, all of which capitalize on the state's natural resources, fertility,  
278       and remarkable scenery. Together, these various sectors make California the  
279       nation's largest state economy and the world's 8<sup>th</sup> largest economy (as of 2013).  
280       The state's geographical position, situated on the Pacific Rim, places it in a  
281       strategic location to access the important Mexican and Asian markets. This same  
282       geographic position means that California continues to attract immigrants from  
283       the many countries of the Pacific Rim. Teachers may want to use *A History of*  
284       *Silicon Valley*, by Arun Rao, to explain why California was conducive to this sort  
285       of innovation, including its strong universities, long-time defense-related  
286       research, and its diverse population.

287       Students can study recent immigration to California, foreshadowing their  
288       studies on immigration in eleventh grade United States history. Students can  
289       analyze push and pull factors that contributed to shifting immigration patterns, but  
290       they should also learn about changes in immigration policy. Propositions 187,  
291       209, and 227 attacked illegal immigration, affirmative action, and bilingual  
292       education. While all but one provision of Proposition 187 was blocked by federal  
293       courts, throughout the 1990s and even more so after the September 11, 2001  
294       terrorist attacks, Congress provided for increased border enforcement. By the

295 2000s the status of Mexican-Americans and Mexican immigration became a  
296 national political discussion. In California Latino/as became the largest ethnic  
297 group in 2010, and Latino/a children comprised more than 51% of public schools.  
298 It was within this context that the Latino/a community became increasingly  
299 politically active.

300 California has become a national leader in environmental protection.  
301 Increasingly in the late twentieth century the state sought to balance economic  
302 growth alongside resource protection to sustain an ecosystem for the people,  
303 flora, and fauna of the state. California has enacted numerous measures to  
304 protect against air and water pollution, and protects the coastal habitat through  
305 the California Coastal Commission. Students can also analyze tourist statistics  
306 from the California Visitor Bureau to understand the ongoing popularity of  
307 California for domestic and international travelers.

308

### 309 **Physical Geography**

310 • How do the Earth's systems operate independently and in relationship to  
311 one another, and what has this meant for humans over time?

312 Physical geography is the study of natural features and processes on or near  
313 the surface of the planet. Geographic inquiry also includes study of the human  
314 presence on the earth, the nature of the environment, and both the impact of  
315 humans on the environment and the impact of the environment on humans. This  
316 study should include coverage of the Environmental Principles and Concepts  
317 adopted as part of the Education and the Environment Initiative (Appendix F).

318 Whereas geography provides an understanding of the world, its people, and the  
319 human footprint on the Earth, physical geographers examine the use of  
320 resources such as water, oil, the patterns and processes of climate and weather,  
321 and ways in which humanity has modified the natural environment. As explained  
322 by the National Council for the Social Studies' C3 Framework, understanding  
323 geography requires "deep knowledge of Earth's physical and human features,  
324 including the locations of places and regions, the distribution of landforms and  
325 water bodies, and historic changes in political boundaries, economic activities,  
326 and cultures."<sup>2</sup> A guiding question for this course is: "How do the earth's systems  
327 operate independently and in relationship to one another, and what has this  
328 meant for humans over time?"

329        Technological advances have made it possible to map beneath the surface of  
330 the earth and to increase our understanding of the processes taking place  
331 beneath and above the surface. As students investigate these processes they  
332 will gain insight into the extent to which the "world is a set of complex  
333 ecosystems interacting at multiple scales that structure the spatial patterns and  
334 processes that influence our daily lives."<sup>3</sup> Students can utilize geospatial  
335 technologies to map the various natural features in a given region, paying  
336 attention to how one system influences another. What is the impact of the ocean  
337 on the nearby land? What climatic influence does a mountain range have on the  
338 valley below? What does fresh water make possible within its watershed? What  
339 flora exists in different climatic and topographical regions? What cannot be seen,

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<sup>2</sup> C3 Framework, 40.

<sup>3</sup> Ibid.

340 but nevertheless is an important influence, like seismic or volcanic activity?

341 Student maps should encompass many layers of information.

342       The environment is not static, but changes over time for natural and human-

343 driven reasons. Deforestation is quite visible, and creates consequences relating

344 to air quality and watershed and soil health, all of which impact the options

345 available to humans and animals within that habitat. Additional environmental

346 changes include soil degradation, air and water pollution, and invasion of non-

347 native species. Broadly speaking, climate change causes multiple consequences

348 – from rising sea levels to new weather patterns – that reshape the earth's

349 geography.

350       An investigate project for students can include mapping a state or a nation in

351 order to learn about various types of landforms, climatic zones, influence of

352 bodies of water, distribution of flora and fauna, and other physical geographic

353 features, all with an eye toward what opportunities and challenges this presents

354 to the human population in that specific location. One such project could look at

355 California's remarkable geographic diversity, with its 1200 miles of coastline,

356 numerous rugged mountain ranges, fertile valleys created by sediments washed

357 from the Sierra Nevada Mountains, and desert regions. There is more climatic

358 and topographic variation in California than in any other area of comparable size

359 in the United States. There are 24 different climactic zones within California,

360 while most states have four or fewer. Annual precipitation is over 120 inches in

361 the NW part of state, while other parts of the state can have no measurable

362 precipitation in a year. It is common for there to be subzero temperatures for

363 many days in Sierra, and Death Valley is on record with the highest official air  
364 temperature recorded in the western hemisphere – 134 degrees.

365 By studying California's geography, students can reflect on the number of  
366 economic opportunities created by the state's natural diversity and abundance,  
367 such as agriculture, tourism, and extractive industries. These opportunities have  
368 created an enormous population – the largest of any state, and nearly 1/8<sup>th</sup> of the  
369 nation's total – that have resulted in certain environmental challenges such as a  
370 scarcity of fresh water. While California has a dramatic geography, similar  
371 projects on different regions (perhaps an ancestral project, on their family's  
372 country of origin) can provide students with valuable insights. Examining these  
373 opportunities and challenges will provide students with knowledge of the interplay  
374 between earth's physical geography and human endeavors.

375 Helpful data for this investigation can come from online sites such as NASA's  
376 Socioeconomic Data and Applications Center, Natural Earth, and the CIA's World  
377 Factbook, all of which provide global data. The U.S. Census Bureau provides  
378 domestic geographic information. California's Education and Environment  
379 Initiative website hosts a number of curriculum units that cover geographic and  
380 natural resource material.

381

382 **Survey of World Religions**

383 • What do people believe, what practices do they follow as a result of their  
384 beliefs, and why is it important to understand these various religions?

385        This course covers different contemporary faiths and examines their  
386        development, their impact throughout history, and their continuing influence on  
387        today's world affairs. Students will think about and discuss the ways in which  
388        different individuals and groups have explained the relationship between human  
389        beings and the divine as well as the differences and similarities among the  
390        different belief systems. A guiding question for the course is: **What do people  
391        believe, what practices do they follow as a result of their beliefs, and why is  
392        it important to understand these various religions?** In a country founded on  
393        religious freedom, and in the state of California where there is remarkable  
394        religious diversity, students benefit from gaining knowledge of the world's major  
395        faiths. This knowledge has the potential to foster tolerance among students of  
396        different faith backgrounds, as well as to provide insight into history and current  
397        events.

398        As the course begins, students are asked to review the important protections  
399        for religious freedom outlined in the First Amendment to the Constitution and the  
400        California State Constitution. Class norms are established that both protect an  
401        individual's right to believe (or not) and respect and protect that right for others.  
402        The teacher clarifies that the goal of the class is not to teach or promote religion,  
403        but rather, to learn about religion. The instructional approach is academic, not  
404        devotional.

405        Students are introduced to the origins, geographic location, culture, ideas,  
406        texts, practices, and key personalities of the world's major religions. Beyond the

407 belief system associated with each religion, students will also discuss and  
408 develop an understanding of the following:  
409     • The classical expressions, historical development, and cultural variations  
410             within each tradition  
411     • The present-day numbers, influence, and geographic distribution of  
412             followers within each faith  
413     • The diversity of beliefs and practices presently associated with  
414             contemporary expressions of these religions  
415         A course activity can include having students investigate and develop a report  
416         on a specific religion that includes its faith system, its history, its geography, and  
417         its variations. Ideally, students will choose a religion of which they have limited  
418         prior knowledge, and interview a person of that faith. Students present their  
419         findings to class, followed by a roundtable discussion on the similarities and  
420         differences among religions, speculation on why and how different societies have  
421         nurtured these faiths, and what it means to live in a society with government-  
422         protected religious freedom.  
423         Helpful resources include *The Usborne Encyclopedia of World Religions*; the  
424         University of Calgary, Canada which hosts a site with links to major religious  
425         texts; *Experiencing the World's Religions*, an online textbook which includes  
426         quizzes and study guides; and a biography on Roger Williams, who promoted  
427         religious freedom in the colony of Rhode Island.  
428  
429         **The Humanities**

430       • What does the evidence tell us about how an individual understands,  
431                  justifies, and orders his/her own existence, role in society, and relationship  
432                  to the cosmos and the divine?

433       Courses in the humanities focus on the human experience and explore the  
434       various ways in which human beings affect and express their relationship to their  
435       physical, intellectual, social, and political environments. This course focuses on  
436       how people across space and time have sought to understand the world and the  
437       individual's place in it. Students examine works of literature, visual and  
438       performing arts, architecture, music, philosophy, and religion within their specific  
439       stylistic and historical contexts in order to answer the question: **What does the**  
440       **evidence tell us about how an individual understands, justifies, and orders**  
441       **his/her own existence, role in society, and relationship to the cosmos and**  
442       **the divine?**

443       These various representations will be best understood when placed within  
444       their historical context, and embedded within their respective cultural and social  
445       norms and values. Students will be challenged to put aside their own conceptions  
446       when they consider what conditions made possible the particular piece of art,  
447       literature, etc. Was it created during a time of war? What was the role and power  
448       of religion within the artist's society? What contact and exposure did the artist's  
449       society have with other regions of the world? These and many other questions  
450       can help students look beyond the surface of a given work. And exposure to  
451       global examples will enable students to form a broad perspective from which to  
452       evaluate and analyze each piece. This broad stroke will also allow students to

453 see how works from one society influenced or built off developments from other  
454 societies.

455 Classical texts such as The Odyssey, the Bhagavad Gita, the Aeneid by  
456 Vergil, Antigone by Sophocles, the Analects by Confucius, the Sri Guru Granth  
457 Sahib, Ramayana, Upanishads, Greek myths, and the Bible are all good starting  
458 points. From the Middle Ages through the early modern era, Urdu poetry,  
459 Chaucer and Shakespeare’s texts, Islamic architecture like Alhambra or Hindu  
460 architecture such as Cambodia’s Angkor Wat (which later became a Buddhist  
461 temple), West African iron regalia, and monuments and basketry from indigenous  
462 groups in the Americas all provide insight into earlier times. Modern  
463 representations include writings from Descartes, Thomas Paine, Chinua Achebe,  
464 Lu Xun, Leo Tolstoy, **Anita Diamant, Bel Kaufman**, Maya Angelou, Erich Maria  
465 Remarque, and Isabel Allende; art by Pablo Picasso, Frida Kahlo, and Andy  
466 Warhol; and music ranging from Mozart to **Simon and Garfunkel, Barbra**  
467 **Streisand** and Woody Guthrie’s compositions all shed light on the diverse  
468 aspects of the human experience.

469 In the process of reading, discussing, and writing about ideas and artifacts,  
470 students will improve their ability to understand and articulate their own interests  
471 and responsibilities within the present world. Students’ writing should serve as an  
472 expressive response to the work of others as well as a major way of forming their  
473 own ideas. Teachers might also foster critical thinking through the use of graphic  
474 organizers and focus questions. Through these varied approaches to the study of  
475 humanities, teachers will not only promote critical thinking, but also enable

476 students to comprehend and distinguish between different values, past and  
477 present, as well as empathize with the motivations and intentions of others.  
478 Students will also be able to respond intuitively and creatively to the historical  
479 kinds of human expressions that have laid the foundation for both American and  
480 other societies as they exist today. To get to this point, teachers can arrange field  
481 trips to museums, and as a culminating project, students can curate an exhibit for  
482 their school or local library. Each student prepares an item for display (a copy of  
483 a work of art, architecture, music lyrics, a passage from a novel or film script,  
484 etc.) that is representative of his/her society. Students provide a written  
485 explanation of how this item provides insight into his/her society.

486

487 **Anthropology**

488 • Why are people who they are, and why do they do what they do?  
489 This course introduces students to the field of anthropology. Anthropology  
490 examines the diversity of human experience through time and across the globe.  
491 Four subfields allow the discipline to have a holistic approach to the study of  
492 humankind. Physical anthropology examines genetic variation and cultural  
493 evolution. Linguistic anthropology studies the role language plays in both the  
494 development of and expression of culture. Archaeology focuses on cultures and  
495 civilizations of the past through the close analysis of material and human  
496 remains. Cultural anthropology examines the range of systems, practices, and  
497 customs that are characteristic of communities in the contemporary world. This  
498 course emphasizes the value of human diversity and encourages students to

499 appreciate human difference in all of its complexity. A guiding question for the  
500 course is: **Why are people who they are, and why do they do what they do?**

501 The course begins with an introduction to evolution, genetics, human  
502 variations and adaptation; goes on to explore the earliest evidence of human life;  
503 examines hunter-gatherer societies and early agriculture; looks at the  
504 development of cities and political states and systems; considers religion,  
505 marriage and family, artistic expressions; and concludes with an examination of  
506 the modern world and the variation of cultures, religions, work, recreation, and  
507 art, as well as the shared experiences across cultures. Possible student  
508 assignments for anthropological study may include naturalistic observations, an  
509 analysis of their own culture, or a family genealogy project. Useful sources  
510 include UNESCO’s World Heritage Convention website for images and  
511 descriptions of World Heritage Sites, Charles Darwin’s Library online, and the  
512 Smithsonian’s National Anthropological Archives that hosts diverse materials  
513 from the four fields of anthropology.

514

515 **Psychology**

516 • What principles govern and affect an individual’s perception, ability to  
517 learn, motivation, intelligence, and personality?

518 This course introduces students to the scientific study of human behavior  
519 including human thought, emotion, and actions. Psychology is an empirical  
520 science that studies biological and social bases of behavior. A framing question  
521 for the course is: “What principles govern and affect an individual’s perception,

522 ability to learn, motivation, intelligence, and personality?" A wide range of topics  
523 or issues such as perception, memory, emotional influences, personality, social  
524 interaction, development, and abnormal behavior will be covered.

525 Course objectives include:

- 526 • Identifying and describing key psychologists' contributions to the field
- 527 • Explaining how psychologists conduct research
- 528 • Explaining the cognitive, physiological, and moral developments of the
- 529       human life span
- 530 • Describing the parts and functions of the brain's hemispheres
- 531 • Explaining the principles and techniques of classical and operant
- 532       conditioning
- 533 • Identifying and explaining cognitive psychology theories
- 534 • Evaluating test standardization, reliability, and validity
- 535 • Explaining views of intelligence
- 536 • Evaluating the major personality theories
- 537 • Examining psychological disorders along with their causes, varieties, and
- 538       various forms of psychotherapy treatments
- 539 • Examining universal emotions and culturally determined ways of
- 540       expressing them, including how they relate to psychological stress and
- 541       accompanying physiological responses<sup>4</sup>

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<sup>4</sup> Course objectives adapted from two syllabi found at <http://www.apa.org/education/k12/sample-pacing-calendars.aspx> and [http://www.cusd4.org/pages/uploaded\\_files/psych%20-%20swigert.pdf](http://www.cusd4.org/pages/uploaded_files/psych%20-%20swigert.pdf).

542       The study of psychology contributes to an improved ability to think critically, to  
543       identify and solve problems associated with human behavior, and to work  
544       effectively in groups. Students could benefit from an internship/volunteer  
545       opportunity with local nonprofits serving teens and/or counseling centers. A  
546       culminating course project could include development of a handbook for teens  
547       outlining effective interpersonal relationship tools, what these look like, how to  
548       work to achieve them, and pitfalls to avoid. The American Psychological  
549       Association website hosts a K–12 Education page with curriculum materials,  
550       sample syllabi including recommended texts, and national standards for high  
551       school psychology.

552

553       **Sociology**

554       • What external forces shape people’s lives and make them who they are?  
555       A course in sociology introduces students to the sociological perspective on  
556       human behavior. The sociological perspective emphasizes the influence of  
557       people on one another, social norms, opportunities, and constraints in affecting  
558       human behavior. A guiding question for the course is: **What external forces**  
559       **shape people’s lives and make them who they are?** Sociologists use a  
560       scientific approach with systematic methods and clear measurements to test  
561       hypotheses about people and how they interact with each other. In this class,  
562       students will learn how sociologists conduct research, their major findings on  
563       substantive topics, and how students can create their own hypotheses about  
564       human behavior.

565 Students who complete a course in sociology will be able to define and apply  
566 core concepts in the field. Key learning goals include learning to think through the  
567 lens of social structure and culture – the sociological perspective; using scientific  
568 methods to research and assess society; developing critical thinking skills;  
569 understanding and identifying structural inequality, including prejudice and  
570 discrimination; and engaging in meaningful contributions to society. Students will  
571 be encouraged to analyze and explain face-to-face interactions (for example,  
572 how cultural norms affect how we feel) and large-scale forces (for example, why  
573 some countries have greater wealth inequality than others).<sup>5</sup> An understanding of  
574 complex sociological phenomena will enable students to understand themselves  
575 and the world around them to a far greater extent.

576 Students in a sociology class might investigate a question related to their  
577 school or lives, such as what causes students to drop out or join a gang?  
578 Students may craft suggested policies for the school administration or the school  
579 board to reduce the dropout rate. Another activity may include having students  
580 evaluate census data for their community/census tract in order to understand the  
581 socio-economic variables that define that community. Important census  
582 categories include occupation, industry, race, income, poverty rates, household  
583 size, and home ownership/rental rates. Students can evaluate what sort of home  
584 their community offers based on these socio-economic factors. After compiling  
585 this data, students can compare and contrast this information with data from a

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<sup>5</sup> Learning goals adapted from the American Sociological Association website:  
<http://www.asanet.org/introtosociology/Documents/Comparison%20of%20learning%20goals%20chart%20pdf.pdf>.

586 second community with a quite distinct socio-economic makeup. Such a  
587 comparison will provide students with valuable evidence for evaluating social  
588 opportunities and challenges. The American Sociological Association website  
589 hosts an introduction to sociology page with teaching resources, including lesson  
590 plans, assessment tools, and recommended resources.

591

592 **Women in United States History**

593 • How did American women shape our nation's history?

594 This course focuses on the history of women in the United States. Historical  
595 inquiry over the past four decades has increasingly expanded its focus to include  
596 individuals and groups that had previously been omitted or marginalized in the  
597 narrative of our historical past. This course examines key aspects of women's  
598 experiences from the founding of the thirteen American colonies through the  
599 beginning of the twenty-first century. Themes or issues of significance include the  
600 following:

601 • The traditional and nontraditional roles of women, gender identity, and  
602 division of labor and society along gender lines  
603 • The impact of race, ethnicity, class, sexuality, and religion on women. For  
604 example, students can study the opportunities open to women from  
605 wealthy families (as well as the limitations) as opposed to the challenges  
606 and opportunities faced by women who come from relatively poor and  
607 uneducated families. Discussions should include the way ethnic origins

608 and membership in formal religious organizations affect the way in which  
609 women are viewed and treated.

610 • The contribution of women on the political system, both before and after  
611 they were able to vote and hold political office

612 • Women and the educational, social, and economic systems in the United  
613 States, including the role of women during the Industrial Revolution

614 • Women's involvement in and contribution to the following: abolitionism; the  
615 Seneca Falls Convention and women's rights movement; suffrage;  
616 feminism; Prohibition; progressive movement; labor movement; health  
617 reform; civil rights movement; Equal Rights Amendment

618 • Women during times of conflict including the American Revolution, the  
619 Civil War, World War I, World War II, the Korean War, the Vietnam War,  
620 the Cold War, and the wars in Iraq and Afghanistan

621 • Female scientists, entrepreneurs, intellectuals, writers, and artists and  
622 their influence on society

623 • Women's health and access to medical care

624 • Gender discrimination today

625 To deepen students understanding of women in society, students can research  
626 female leaders in government and industry to develop an online museum exhibit  
627 detailing the contributions and achievements in American society.

628

629 **Ethnic Studies**

- 630       • How have race and ethnicity been constructed in the United States and  
631              how has it changed over time?
- 632       • How does race and ethnicity continue to shape the United States and  
633              contemporary issues?
- 634       Ethnic Studies is an interdisciplinary field of study that encompasses many  
635       subject areas including history, literature, economics, sociology, anthropology,  
636       and political science. It emerged to address content considered to be absent  
637       from traditional curriculum and encourage critical engagement. As a field, Ethnic  
638       Studies seeks to empower all students to engage socially and politically and to  
639       think critically about the world around them. It is important for Ethnic Studies  
640       courses to document the experiences of people of color in order for students to  
641       construct counter-narratives and develop a more complex understanding of the  
642       human experience. Through these studies, students should develop respect for  
643       cultural diversity and see the advantages of inclusion.
- 644       Given the interdisciplinary nature of this field, Ethnic Studies courses can take  
645       several forms. However, central to any Ethnic Studies course is the historic  
646       struggle of communities of color, taking into account the intersectionality of  
647       identity (gender, class, sexuality, among others), to challenge racism,  
648       discrimination, and oppression and interrogate the systems that continue to  
649       perpetuate inequality. From a history-social science perspective, students could  
650       study the history and culture of a single historically racialized group in the United  
651       States. Examples might include a course on African American, Asian American,  
652       or Chicana/o and Latina/o history. The course could also focus on an in-depth

653 comparative study of the history, politics, culture, contributions, challenges, and  
654 current status of two or more racial or ethnic groups in the United States. This  
655 course could, for example, concentrate on how these groups experienced the  
656 process of racial and ethnic formation in a variety of contexts and how these  
657 categories changed over time. The relationship between global events and an  
658 ethnic or racial groups experience could be another area of study. In this vein,  
659 students could study how World War II drew African Americans from the South to  
660 California cities like Oakland and Los Angeles or examine a groups transnational  
661 linkages. Alternatively, a course could focus in on the local community and  
662 examine the interactions and coalition-building among a number of ethnic and/or  
663 racial groups. In an Ethnic Studies course, students will become aware of the  
664 constant themes of social justice and responsibility, while recognizing these are  
665 defined differently over time.

666 As identity and the use of power are central to Ethnic Studies courses,  
667 instructors should demonstrate a willingness to reflect critically on their own  
668 perspective and personal histories as well as engage students as co-  
669 investigators in the inquiry process. An expansive range of sources, i.e. literature,  
670 memoirs, art, music, oral histories, and remnants of popular culture can be  
671 utilized to better understand the experiences of historically disenfranchised  
672 groups--Native Americans, African Americans, Chicana/o and Latina/o, and  
673 Asian Americans. At the same time, students should be aware of how the  
674 different media have changed over time and how that has shaped the depiction  
675 of the different groups.

676 Models of instruction should be student-centered. For example, students  
677 could develop research questions based on their lived experiences in order to  
678 critically study their communities. Reading and studying multiple perspectives,  
679 participating in community partnerships, collecting oral histories, completing  
680 service learning projects, or engaging in Youth Participatory Action Research can  
681 all serve as effective instructional approaches for this course.

682 Teachers can organize their instruction around a variety of themes, such as  
683 the movement to create Ethnic Studies courses in universities, personal  
684 explorations of students' racial, ethnic, cultural and national identities, the history  
685 of racial construction, both domestically and internationally, and the influence of  
686 the media on the framing and formation of identity. Students can investigate the  
687 history of the experience of various ethnic groups within the United States, with  
688 an eye to the diversity of these experiences based on race, gender, and  
689 sexuality, among other identities.

690 To study these themes, students can consider a variety of investigative  
691 questions, including large overarching questions about the definitions of ethnic  
692 studies as a field of inquiry, economic and social class in American society,  
693 social justice, social responsibility, and social change. They can ask how race  
694 has been constructed in the United States and other parts of the world. They can  
695 investigate the relationship between race, gender, sexuality, social class, and  
696 economic and political power. They can explore the nature of citizenship by  
697 asking how various groups have become American and examining cross-racial  
698 and inter-ethnic interactions among immigrants, migrants, people of color, and

699 working people. They can investigate the legacies of social movements and  
700 historic struggles against injustice in California, the Southwest, and the United  
701 States as a whole. Students can also personalize their study by considering how  
702 our personal and/or family stories connect to the larger historical narratives and  
703 how and why some narratives have been privileged over others. Lastly, students  
704 may consider how to improve their own community, what constructive actions  
705 can be taken, and whether they are providing a model for change for those in  
706 other parts of the state, country, and world.

#### **Ethnic Studies Classroom Example: Local History**

Ms. Martinez teaches social studies at a large urban high school. The student population of the school where Ms. Martinez teaches is comprised of mostly first and second generation Latino/a students. The majority of her students are English learners (ELs) and receive free and reduced price school meals. Recently, Ms. Martinez's school district adopted a measure that required all students to take at least one Ethnic Studies course prior to graduating high school. The purpose of this measure was to increase student engagement, learning outcomes and personal growth. Throughout the course Ms. Martinez's students have engaged in various activities that are relevant to the lives of her students and that promote historical literacy, social justice and personal empowerment.

Currently Ms. Martinez's students are engaging in a local history unit. The class has read primary and secondary sources focused on migrations into their

community. Students engaged in a seminar style discussion centered on their personal identities and explored how their family histories have been impacted by these migrations. During these discussions students used evidence from written sources such as policy regulations, as well as maps and artwork to support claims they made related to the topic. Ms. Martinez's students have also investigated the modern history of their neighborhood. Issues such as "redlining" and other policies that resulted in both "white flight" and the concentration of communities of color into certain neighborhoods have been explored.

Ms. Martinez has developed an assessment connected to the unit's focus questions: **What is the story of our community? How and why is the story of our community important? How does the story of our community connect to my personal story? In what ways have members of my community engaged in political activism?** In order to answer these focus questions students engaged in an oral history project that required them to interview at least two people who engaged in community activism during the 1960s and/or 1970s. The first part of the final assessment was for students to write a paper in the form of a historical narrative that provides insights into the life and activism of the people that were interviewed as well as contextualizes their story. These papers have been submitted to Ms. Martinez.

Today, Ms. Martinez's students are doing the final part of their assessment. They are presenting their oral history projects to their classmates. Ms. Martinez has required all students to create a slide deck presentation that lasts a total of

five to seven minutes. She developed a slide deck template that was emailed out to all of her students. She allowed students to create their presentations in class and for homework over the course of three days. Ms. Martinez emphasized that her students tell a story and not merely read from their slide decks verbatim. She encouraged the use of imagery and limited text as a way to enhance the story her students will tell. She modeled what a good slide deck presentation looks like for her students and answered any questions her students had related to the project. During these presentations students are practicing the protocols that Ms. Martinez taught them. Audience members clap before and after each presentation and take Cornell Notes during the presentation. The presenters maintain good eye contact with the audience and do their best to not read directly from their slides. In the future, Ms. Martinez hopes to compile her students' oral histories into an anthology.

**CA HSS Analysis Skills (9–12):** Chronological and Spatial Thinking 3; Historical Interpretation 1

**CA CCSS for ELA/Literacy:** RH.9–10.1, 3, 8, 10, WHST.9–10.2, 4, 6, 7, SL.9–10.1, 4, 5, 6

**CA ELD Standards:** ELD.PI.9–10.1, 5, 9, 10a

707

708 **Law-Related Education**

- 709 • How can the legal system protect civil rights and promote justice in American society?

711 In this course students should gain a practical understanding of the law and

712 the legal system that have been developed under the United States Constitution  
713 and Bill of Rights. They should become aware of current issues and  
714 controversies relating to law and the legal system and be encouraged to  
715 participate as citizens in the legal process. Students should be given  
716 opportunities to consider their attitudes toward the roles that lawyers, law  
717 enforcement officers, and others in the legal system play in our society. In  
718 addition, students should be exposed to the many career opportunities that exist  
719 within the legal system.

720 The course includes a study of concepts underlying the law as well as an  
721 introduction to the origin and development of our legal system, including civil and  
722 criminal law. In a unit on civic rights and responsibilities, students should learn  
723 about the rights guaranteed by the first, fourth, fifth, sixth, eighth, and fourteenth  
724 amendments. In a unit on education law, students should study the growing role  
725 of the courts in influencing school policy and practice. Mock trials and other  
726 simulated legal procedures together with the use of resource experts should help  
727 students understand this area.

728

## 729 **Financial Literacy**

730 • How can I best manage my money to make sure I have enough to pay for  
731 what I need?

732 A survey released in February 2008 by Dartmouth College and Harvard  
733 University researchers found that only 35 percent of respondents were able to  
734 correctly estimate how interest compounds over time; more than half of

735    respondents did not understand how minimum payments are calculated and  
736    applied to a principal balance; and almost none of the respondents understood  
737    the financial difference between paying in monthly installments versus one lump  
738    sum at the end of a certain time period.

739       The financial crisis that began in the United States in July 2007, and which  
740    led to a global recession, indicates the dangers of a society with many citizens  
741    who do not understand basic financial principles. This elective course provides  
742    students with financial literacy skills to prepare them for the economic realities  
743    and responsibilities of adults in our society.

744       The course includes information about credit cards and other forms of  
745    consumer debt, savings and budgeting, retirement planning, state and federal  
746    laws related to personal finance (e.g., bankruptcy), and similar topics. Students  
747    learn about financial credit scores, credit card applications, bank account  
748    applications, simple and compound interest calculations, retirement calculations,  
749    and mortgage and interest rates. Students learn about the importance of  
750    managing credit and debt, and identity theft security. Additional topics and  
751    suggestions for teaching about financial literacy are included in the twelfth grade  
752    Principles of Economics course description in this Framework.